

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nusmira Dedic
Debtor

Case No. 17-05071-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Apr 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2023:

Recip ID	Recipient Name and Address
db	+ Nusmira Dedic, 5 Queen Anne Court, Camp Hill, PA 17011-1733
5000809	+ Apothaker Scian, 520 Fellowship Road C306, PO Box 5496, Mt Laurel, NJ 08054-5496
5000812	Bureau of Acct Mgmt Pinnacle, 3607 Rosemont Ave Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5000813	+ Bureaus fka Cap One, 650 Dundee Rd Suite 370, Northbrook, IL 60062-2757
5000814	+ Cavalry Assignee Citibank, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
5000815	+ Cavalry Portfolio Citibank, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
5000819	+ Elanco Financial, PO Box 108, St Louis, MO 63166-0108
5000820	+ Enmina Memic, 600 Meadow, Camp Hill, PA 17011-1824
5000821	+ Helping America Group, 150 E Palmetto Park Rad, Suite 800, Boca Raton, FL 33432-4833
5094805	INTERNAL REVENUE SERVICE, PO BOX 73646, PHILADELPHIA, PA 19101
5000827	Midland Funding fka Citibank, 2365 Northland Drive, Suite 300, San Diego, CA 92108
5000828	+ Mustafa Dedic, 5 Queen Anne Ct, Camp Hill, PA 17011-1733
5000829	Portfolio Recovery fka Capital One, 120 Corp Blvd Ste 100, Norfolk, VA 23502
5000831	+ Second Round fka Sync, 1701 Directors Blvd Suite 900, Austin, TX 78744-1098

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5000810	+ EDI: BANKAMER.COM	Apr 21 2023 22:32:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
5000811	+ EDI: WFNNB.COM	Apr 21 2023 22:32:00	Bon Ton, PO Box 182789, Columbus, OH 43218-2789
5085779	+ EDI: RECOVERYCORP.COM	Apr 21 2023 22:32:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5084068	Email/PDF: bncnotices@becket-lee.com	Apr 21 2023 18:47:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5074350	+ Email/Text: bankruptcy@cavps.com	Apr 21 2023 18:33:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5000816	+ EDI: CITICORP.COM	Apr 21 2023 22:32:00	Citimortgage, PO Box 6243, Sioux Falls, SD 57117-6243
5000817	+ EDI: WFNNB.COM	Apr 21 2023 22:32:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5000818	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 21 2023 18:37:46	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
5000824	+ EDI: CITICORP.COM	Apr 21 2023 22:32:00	Macys, PO Box 8218, Mason, OH 45050
5094804	EDI: IRS.COM	Apr 21 2023 22:32:00	INTERNAL REVENUE SERVICE, DEPT OF TREASURY, CINCINNATI, OH 45999
5000822	+ Email/Text: PBNCNotifications@peritusservices.com	Apr 21 2023 18:33:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115
5087483	Email/Text: camanagement@mtb.com		

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		Apr 21 2023 18:33:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5091924	+ Email/Text: camanagement@mtb.com		
		Apr 21 2023 18:33:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5000823	+ Email/Text: camanagement@mtb.com		
		Apr 21 2023 18:33:00	M&T Bank Mortgage, PO Box 900, Millsboro DE 19966-0900
5000825	+ Email/Text: camanagement@mtb.com		
		Apr 21 2023 18:33:00	MandT Bank, PO Box 900, Millsboro, DE 19966-0900
5000826	+ Email/Text: camanagement@mtb.com		
		Apr 21 2023 18:33:00	MandT Bank, 1 Fountain Plaza 9th Floor, Buffalo, NY 14203-1495
5091672	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 21 2023 18:33:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5086844	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 21 2023 18:33:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5095490	EDI: PRA.COM		
		Apr 21 2023 22:32:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5000911	+ EDI: RECOVERYCORP.COM		
		Apr 21 2023 22:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5096657	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 21 2023 18:37:35	PYOD, LLC its successors and assigns as assignee, of MHC Receivables, LLC and FNBM, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
5074573	EDI: Q3G.COM		
		Apr 21 2023 22:32:00	Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788
5092411	EDI: Q3G.COM		
		Apr 21 2023 22:32:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5000830	+ EDI: CITICORP.COM		
		Apr 21 2023 22:32:00	Sears Citibank, PO Box 6282, Sioux Falls, SD 57117-6282
5000832	+ EDI: RMSC.COM		
		Apr 21 2023 22:32:00	Synchrony Bank Walmart, PO Box 965024, Orlando, FL 32896-5024
5000833	+ EDI: RMSC.COM		
		Apr 21 2023 22:32:00	Toys R Us Synchrony Bank, PO Box 965001, Orlando, FL 32896-5001
5080221	EDI: USBANKARS.COM		
		Apr 21 2023 22:32:00	U.S. Bank National Association, dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5000834	+ Email/Text: vci.bkcy@vwcredit.com		
		Apr 21 2023 18:33:00	VW Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
5092365	+ Email/Text: VWBKNotices@nationalbankruptcy.com		
		Apr 21 2023 18:33:00	VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
D. Troy Sellars	on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor VW Credit Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;politicsci2@gmail.com
Michael S Travis	on behalf of Debtor 1 Nusmira Dedic travisattorney@protonmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Nusmira Dedic

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7015

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-05071-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nusmira Dedic

4/21/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.